

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:
Marie Sosa,

Debtor.



Order Filed on December 29, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 15-31662-KCF

Adv. No.:

Hearing Date: 12/14/2016 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: December 29, 2016


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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Debtor: Marie Sosa

Case No: 15-31662-KCF

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 208 Daisy Court, Jackson, NJ 08527, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William Oliver, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 1, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due July 2016 through December 2016 with \$542.48 in suspense for a total post-petition default of \$3,282.13 (6 @ \$601.36; Late charges for 1/2016, 2/2016, 3/2016, 6/2016, 7/2016, 8/2016, 9/2016, 10/2016 and 11/2016 (9) @ \$24.05); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a lump sum payment of \$2,752.00 directly to Secured Creditor to be received no later than December 15, 2016; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to send a lump sum payment of \$530.13 directly to Secured Creditor to be received no later than January 15, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2017, directly to Secured Creditor care of its servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Marie Sosa

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.